

Applying the January 1, 2007 CRA definitions:

"Small bank" means a bank that, as of December 31 of either of the prior two calendar years, had assets of less than \$1.033 billion.

"Intermediate small bank" means a small bank with assets of at least \$258 million as of December 31 of both of the prior two calendar years, and less than \$1.033 billion as of December 31 of either of the prior two calendar years. Since there is no CRA loan data collection requirement for an intermediate small bank, the first examination after the bank attains the intermediate small bank asset threshold is conducted using the intermediate small bank test, even if that examination comes due during the bank's first year as an intermediate small bank.

"Large banks" have total assets of at least \$1.033 billion for December 31 of both of the prior two years. Large banks are subject to CRA data collection. Thus, they are not examined under the large bank test until they have at least one full year of data collected. In addition, a bank of any size may opt to be examined as a large bank, provided it has collected and reported the required CRA loan data.

Effective Date	Small Bank Threshold	Intermediate Small Bank Threshold
January 1, 2007	\$1.033 billion	\$258 million
September 1, 2005	\$1 billion	\$250 million
July 1, 1995	\$250 million	N/A

Examples of how to apply the new thresholds on 1/1/07:

Bank	Total Assets 12/31/05	Total Assets 12/31/06	CRA Type as of 1/1/07
Bank A	\$251 million	\$257 million	Small bank – lending test only
Bank B	\$900 million	\$1.025 billion	Intermediate small bank
Bank C	\$1.025 billion	\$1.050 billion	Intermediate small bank
Bank D	\$1.035 billion	\$1.050 billion	Large bank